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PATENT

Serial No.: 07/976,965 **RECEIVED**
Filed: November 16, 1992 JUN 24 1995
Group Art Unit: 2311
Examiner: Khai Tran (GNDL 022301)
Applicant: Patrick D. McCarthy
Entitled: CENTRALIZED CONSUMER CASH VALUE
ACCUMULATION SYSTEM FOR MULTIPLE MERCHANTS

Cincinnati, Ohio

Hon. Commissioner of Patents
and Trademarks
Washington, DC 20231

Sir:

TERMINAL DISCLAIMER

Your petitioner, PATRICK D. MCCARTHY, an individual, residing at 4384 Bowling Boulevard, Louisville, Kentucky 40207, represents that he is the owner of the entire right, title and interest in and to U. S. Patent No. 5,202,826 based on application serial no. 07/797,401 filed November 26, 1991; and in and to U.S. Patent No. 5,117,355 based on application serial no. 07/510,446 filed April 18, 1990; and in and to U.S. Patent No. 4,941,090 based on application serial no. 07/303,319 filed January 27, 1989; and in and to application serial no. 07/976,965 filed November 16, 1992, all in the name of Patrick D. McCarthy and entitled CENTRALIZED CONSUMER CASH VALUE ACCUMULATION SYSTEM FOR MULTIPLE MERCHANTS. Your petitioner, PATRICK D. MCCARTHY, hereby disclaims the terminal part of any patent granted on application serial no. 07/976,965 which would extend beyond the expiration date of the full statutory terms of any of U.S. Patent Nos. 5,202,826; 5,117,335; or 4,941,090 and hereby agrees that any patent so granted on the above-identified application serial no. 07/976,965 shall be enforceable only for and during such period that the legal title to said patent shall be the same as

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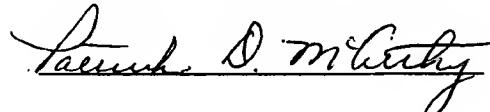
the legal title to U.S. Patent Nos. 5,202,826; 5,117,335; and 4,941,090 and this agreement to run with any patent granted on the above-identified application serial no. 07/976,965 and to be binding upon the grantee, his successors or assigns.

Petitioner does not disclaim any terminal part of any patent granted on the above-identified application serial no. 07/976,965 prior to the expiration date of any of the full statutory terms, as presently shortened by any Terminal Disclaimer, of U.S. Patent Nos. 5,202,826; 5,117,335; and 4,941,090 or in the event that one or any of them later: expires before its full statutory term for failure to pay a maintenance fee, is held unenforceable, is found invalid, is statutorily disclaimed in whole or terminally disclaimed under 35 CFR §1.321(a), has all claims cancelled by reexamination certificate, or is otherwise terminated prior to the expiration of its statutory term as presently shortened by any Terminal Disclaimer, except for the separation of legal title stated above.

Petitioner has not assigned any of the foregoing applications or patents and thus has no assignment documents to review.

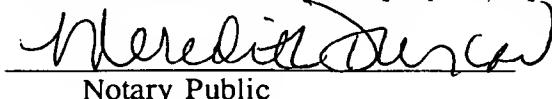
Signed at Louisville, State of Kentucky, this 24 day of May 1993.

PATRICK D. McCARTHY



STATE OF KENTUCKY)
)
 ss.
COUNTY OF JEFFERSON)

On this 24 day of May 1993, before me personally appeared, Patrick D. McCarthy, to me known and known by me to be the above-named individual, who duly acknowledged the signing of the foregoing instrument to be a voluntary act and deed, and who executed same for the uses and purposes specified.



Notary Public



(Seal)